

1. (Amended) A method for pricing financial transactions, said method comprising:

creating, in a database system, a plurality of price tables;

creating, in a database system, a plurality of product rules each applicable to one or more of said financial transactions, wherein each of said product rules [include a first attribute;] is linked to one of said price tables; and

for each one of said financial transactions:

identifying an applicable one of said product rules for said transaction; and

pricing said transaction according to the price table linked to said identified applicable product rule.

2. (Amended) The method of Claim 1, wherein said price table comprises a billing method.

3. (Amended) The method of Claim 1, wherein each of said product rules comprises:

a name of said product rule;

a status of said product rule;

pricing and billing information, including a link to one of said price tables; and

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display only information.

4. (Amended) The method of Claim 1, wherein each of said product rules is linked to one of said price tables by a price table name.

5. (Amended) The method of Claim 1, wherein an entry in each of said price tables comprises a pricing method.

17. (Amended) The method of Claim 1, wherein said product rule further comprises a plurality of mandatory attributes, said mandatory attributes include an identifier for said product rule.

18. (Amended) The method of Claim 1, further comprising, in creating one of said product rules, applying a validating rule to validate said product rule prior to committing said product rules to said database system.

23. (Amended) A data processing system for pricing a financial transaction, said data processing system comprising:

means for creating a product rule applicable to said financial transaction, said product rule comprises a plurality of mandatory attributes and a plurality of optional attributes;

means for creating a price table;

means for creating a link between said product rule and said price table; and

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means for calculating a price for said financial transaction based by identifying said product rule and accessing said price table via said link.

25. (Amended) The data processing system of Claim 23, wherein means for creating a product rule comprises:

means for assigning a name to said product rule;

means for assigning a status to said product rule;

means for associating with said product rule pricing and billing information;

and

means for associating said product rule with display only information.

28. (Amended) The data processing system of Claim 23, further comprising means for applying validation rules to validate said product rule before committing said product rule to a database.

Remarks

Claims 1-29 are pending. Claims 1-5, 17-18, 23, 25 and 29 are amended to more particularly point out and distinctly claim Applicant's invention.

The Examiner rejected Claims 1-5, 17-20, and 22-29 are unpatentable under 35 U.S.C. § 103(a) as being obvious over U.S. Patent No. 6,049,782 ("Gottesman") in view of Petroutsos, Mastering Visual Basic 5 ("Petroutsos"). With respect to claim 1, the Examiner states in the Office Action of July 2, 2001:

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